

Federal regulations and then provided necessary consumer protections. That is what people want. Now, maybe some of these big financial interests don't want it because the plans the States head up will be a lot cheaper than the private sector plan, but we have to adapt to the 21st century. Any way we can help people with security in their golden years with retirement savings, we should.

Here is another issue. We hear a lot from our colleagues on the other side of the aisle about States' rights. This regulation doesn't force the States to do it. It allows the States to do it. It gives them a choice. This CRA vote would re-regulate the States.

My Republican friends—who spare no opportunity to decry regulation and exhort States' rights—will impose a new regulation on States from Washington. My Republican friends talk about increasing Americans' freedom of choice in all sorts of matters. What about their choice in terms of retirement, one of the most important things to the American people. Middle-class incomes are squeezed in so many different directions. It is harder to scrape and save for retirement when the cost of college, medicine, and other essentials go up while take-home pay is stagnant. It makes sense to give Americans a choice to start saving earlier, at a lower cost, for retirement. That is why 23 State Treasurers from States across the political spectrum—across Utah and Kentucky, our two speakers before me—have written to their Senators opposing this CRA. Red States and blue States alike want to pursue this option. Polling shows that across party lines, 77 percent of voters support State-facilitated retirement savings, but Republicans want to block it. We haven't heard one good reason—one good reason. We know the real reason. Financial institutions don't want competition, particularly if it is a little cheaper for the worker.

Another example of special interests taking hold of the Republican agenda: Almost every one of these CRAs has been at the behest of a narrow special interest over the interests of working Americans. Unfortunately, it is a metaphor for both the new Trump administration and how our Republican colleagues are marching in lockstep to support the wealthy—people doing great—over the middle class and working people who need help.

President Trump promised over and over again in his campaign to stick up for working Americans. He said he would be their voice and their champion. Since he has taken office, President Trump sure hasn't governed that way. He is pursuing policy after policy that would help the wealthy and hurt the middle class, breaking promise after promise after promise to working Americans. I ask him to veto this legislation.

Leader PELOSI and I are putting out a statement that asks just that. Stand up for working people. There is no good

argument against what the Obama administration did. There is no good argument against letting workers decide on their own volition that they want a retirement plan and are willing to put some money into it.

This CRA is another test. If our President and our Republican colleagues were truly a champion of working men and women, they wouldn't support this resolution. If President Trump were truly a champion of working men and women, he would veto this resolution. We call on him to do so.

Mr. President, I yield the floor.

I suggest the absence of a quorum.

The PRESIDING OFFICER. The clerk will call the roll.

The assistant bill clerk proceeded to call the roll.

Mr. CASSIDY. Mr. President, I ask unanimous consent that the order for the quorum call be rescinded.

The PRESIDING OFFICER (Mr. COTTON). Without objection, it is so ordered.

REMEMBERING ROSE LANDRY LONG

Mr. CASSIDY. Mr. President, I rise to pay honor to Rose Landry Long. This past week, the State of Louisiana lost a caring mother, loving grandmother, supportive spouse, and, to me, my wife, and so many back home, a dear friend. Rose Landry Long left us too soon, but she will always be remembered. My wife Laura and I had the pleasure of knowing Rose and her wonderful family for over 10 years. We taught two of her grandchildren in our Sunday school class.

Rose was born in Natchitoches, LA, to a French-speaking Cajun family. English was her second language. She graduated from Gueydan High School and became the first person from her family to attend college. There she met her husband, Gerald Long, at Northwestern State University.

A sidenote about Gerald: He is a member of the famous Long family, which includes Huey Long, Earl Long, Speedy Long, Jimmy Long, and many others—respectively, Senators, Governors, Congressmen, and State elected officials.

When Gerald was elected to the Louisiana Senate, Rose came to Baton Rouge and befriended everyone, Republicans and Democrats alike. Just out of being so concerned and loving toward others, she quickly became the center of activity and encouragement for so many. Rose had a way of reaching out to people, connecting with them and making them understand how much she cared for them. You could see each person respond to that care and love.

Rose was a tremendous woman of God. She loved the Lord and was always interested in sharing her love for Him with others. She led Bible studies in every town in which she lived. In Baton Rouge, she led a Bible study for Senate staff, legislators' spouses, which my wife Laura attended. Her

commitment to Jesus Christ was embedded in her values and made her the great woman we will remember. Her ability to pass these values to friends and family will live on as a part of her legacy.

Rose Landry Long will be remembered as a great mother, grandmother, and wife, but more than anything, as someone who served others by loving others.

Mr. President, I yield back.

The PRESIDING OFFICER. The Senator from Connecticut.

CONGRESSIONAL REVIEW ACT RESOLUTION

Mr. MURPHY. Mr. President, I am on the floor today to talk about the CRA resolution pending before the Senate today.

I really can't keep track of when my colleagues on the Republican side are for State innovation and when they are against State innovation.

When it comes to Medicaid, the Republicans seem to be very willing to hand a bunch of money over to the States, no strings attached, and let them figure out what to do with it. That is the essence of the bill that cuts \$800 billion from Medicaid that is pending before the House of Representatives today. When it comes to retirement, right now we are engaged in a debate that would rip away from States the ability to innovate on behalf of their constituents to try to get them access to retirement savings.

I can't figure out when my Republican friends want States to innovate and when they want to take away from States the ability to deliver results to their constituents.

Let's be honest. We have a retirement crisis in this country right now. The majority of Americans barely have enough money saved to last 2 or 3 years after they retire. Everybody knows this. And the people who are affected by this retirement crisis aren't exclusively Democrats. They aren't exclusively Republicans. They aren't just liberals. They aren't just conservatives. No matter where you live, today you are more likely than not to not have enough money in order to retire. So States have figured this out. My State is one of them.

Many States have recognized that one of the biggest barriers to retirement savings today is the fact that if you work for a small employer, you probably don't have an employer-sponsored retirement plan. In fact, there are over 50 million Americans today who do not have, through their employer, a retirement plan available to them.

Why is that a big deal? Well, it is a big deal because that is the most likely way you save today. In fact, for those 50 million Americans who don't have access to retirement through their employer, only 5 percent of them are going outside of their employer to set up a retirement plan. There are a variety of reasons for that. Sometimes,